

# OFFICIAL GAZETTE

## GOVERNMENT OF GOA

### EXTRAORDINARY

### No. 3

#### GOVERNMENT OF GOA

Department of Rural Development

District Rural Development Agency

#### Notification

DRDA-N/GGUY/08-09/255

The Government of Goa is pleased to formulate the following scheme for the benefit of the Below Poverty Line families in the State of Goa. The scheme is published for general information of the public.

1. *Short title and commencement.*— (i) This scheme will be called Goa Grameen Urja Yojana (GGUY).

(ii) It will come into force on such date as the Government may by notification notify in the Official Gazette.

2. *Objectives.*— The objective of the scheme is to provide to all Below Poverty Line families installation of Domestic one new LPG connection, pollution free (Fuel), to minimize the use of firewood, thus decreasing the pressure on forest and at the same time helping in maintaining pollution free environment.

3. *Target group.*— The BPL families who are notified as per BPL Census can avail the benefit under this scheme, as per entitlement.

The programme will be implemented as a State Scheme. All the BPL eligible families will be covered under the scheme during XIth Five Year Plan.

4. *Assistance under the scheme.*— Every Below Poverty Line family covered under the scheme shall be provided with Domestic LPG connection with 2 cylinders, one gas regulator with its accessories and 2 burners one gas stove of ISI mark.

This scheme will not provide any further assistance for refilling of Domestic LPG cylinder.

The Gram Sabha of the Village Panchayat shall recommend the names of eligible families for the assistance for Installation of B.P.L./H.P.L. domestic LPG connection, under this scheme.

5. *Eligibility of BPL families.*— The eligible BPL families will be categorized as follows:

(i) Those who do not possess any domestic LPG connection either of Bharat Petroleum Ltd. (BPL) or Hindustan Petroleum Ltd. (HPL) will be considered first for providing the assistance;

(ii) Those families who have arranged BPL/HPL installation of domestic LPG connection by way of Bank Loan etc. will be considered subsequently.

6. *Procedure for procurement of installation of BPL/HPL domestic LPG connection.*— On approval of the case by the Project Director, order

for installation of Domestic LPG connection will be placed with authorized dealer of the respective LPG Agency. The application should be made in the prescribed form (appended to this scheme) as Annexure, through the Sarpanch of Village Panchayat duly scrutinized by Block Development Officer and completed in all respects.

For the above purpose the District Rural Development Agency's will have to enter into an M.O.U. with the authorized dealer of LPG Agencies between the Project Directors and the authorized representatives of the LPG Agency.

7. *Financial assistance.*— The financial assistance of maximum Rs. 4,000/- will be provided under this scheme to eligible BPL families **as one time grant** towards installation of domestic LPG connection with 2 cylinders, one gas regulator with its accessories and 2 burners one gas stove of ISI mark.

8. *Release of financial assistance.*— On installation of domestic LPG connection, the domestic gas supply LPG Agency shall submit the bill to the respective Block Development Officer. The Block Development Officer or his representative will certify installation of the same. If certified by representative of Block Development Officer the Block Development Officer will have to countersign the bill. The bill alongwith all relevant details shall be submitted to the Project Director of respective District Rural Development Agency's for settlement.

9. *Records of the assets created/inventory.*— The District Rural Development Agency, Block and Village Panchayats shall maintain a complete inventory of the assets created under this scheme.

The Panchayats shall maintain the records, ward-wise and send updated records to Block Development Officer, every six months preferably by 1st February & 1st July every year. The B.D.O. on recording the same in the register maintained ward-wise and panchayat-wise shall send the consolidated report Panchayat-wise to the respective Project Directors preferably by 1st March & 1st August every year.

10. *Display of logo.*— Every installation Gas "Stove" shall be painted/pasted with a logo of the D.R.D.A.

11. *Evaluation studies.*— The State Government may conduct periodic evaluation studies on the implementation of Goa Grameen Urja Yojana (G.G.U.Y.). These evaluation studies may be done through reputed institutions and organizations on implementation of G.G.U.Y. Evaluation Report should also give suggestive and remedial measures for effective implementation of the scheme. State Government may nominate Agencies for Evaluation and Payment of fees/honorarium could be decided State Government and by such Agencies on mutual agreement with concurrence of Finance Department.

12. *Transparency in implementation.*— There should be total transparency in implementation of G.G.U.Y.

13. *Monitoring of the Goa Grameen Urja Yozana.*— There should be continuous monitoring for the G.G.U.Y.

(a) At Village level by the Village Panchayat Secretary & Sarpanch.

(b) At Block level by Extension Officer for Rural Engineering (EORE) and B.D.O.

(c) At District level by Assistant Project Officers of District Rural Development Agency, in charge of respective Blocks of the District.

14. *Power to remove difficulties.*— If any difficulties arise, giving effect to the provisions of this scheme, the Government may by order publish in the Official Gazette do so in the smooth implementation of the scheme, as appears to be necessary or expedient for removing the difficulty.

By order and in the name of the Governor of Goa.

G. P. Pilarnekar, Project Director & ex officio Joint Secretary (R. D.).

Panaji, 28th April, 2008.

**Application for availing Gas connection under  
GOA GRAMEEN URJA YOJANA (GGUY)**

Photograph

To,  
The Sarpanch,  
Village Panchayat of  
\_\_\_\_\_

Sir/Madam,

I wish to avail Gas Installation to my house bearing House No. .... at ..... under  
GOA GRAMEEN URJA YOJANA (GGUY).

The following are my details for availing Gas Installation.

1. Name of the head of the household:
2. Sex (Male/Female):
3. SC/ST/OBC/Others:
4. Address:
5. Total number of members in the family:
6. Name figuring in the BPL list 2002-Census, Yes/No:
7. If yes, Sr. No.:
8. BPL No.:
9. Whether Gas Installation is available, Yes/No.:
10. If yes, how it is obtained. Self help/Bank/others.:
11. If Bank loan, name of the Bank and amount.:
12. Other details which applicant like to state.:

Yours faithfully,

*Signature of the applicant*

Report of Sarpanch.

Remark of B.D.O.

**UNDERTAKING FROM APPLICANT OF L.P.G. CONNECTION  
UNDER GOA GRAMEEN URJA YOJANA**

I do not process gas installation to my house. If I am supplied gas installation Under Goa Grameen Urja Yojana to my house, I will not sell or mortgage the cylinders, burners and gas stove. If I sell or mortgage the gas installation, the amount may be recovered from me.

*Signature of the applicant*

**Notification**

DRDA-N/Swabhiman/08-09/256

The Government of Goa is pleased to formulate the following scheme for the benefit of the Below Poverty Line Families in the State of Goa. The scheme is published for general information of the public.

1. *Objectives.*— (i) To create and support appropriate initiatives and opportunities, which include employment generation activities, for the weaker sections of the Society and the unemployed and economically backward people of the State of Goa so as to provide them with a regular sustained income.

(ii) To encourage and develop the production of traditional and indigenous items which are characteristic and unique to the State of Goa and to standardize these products thus assuring quality and genuineness of these products.

2. *Programme strategy.*— The programme will be implemented through the following four categories of stakeholders;

(a) State Government (through the Department of Rural Development and the DRDAs);

(b) Self Help Groups;

(c) Financial Institutions/Bankers;

(d) Independent Marketing Agency.

The State of Goa is a rich repository of cultural and traditional legacies. A large number of items like handicrafts, embroidery items, food products and utilities manufactured/produced by the local, reflect this culture and tradition which is unique to the State of Goa. Goa being a tourist State there is a huge demand from tourists for these products. This area has a vast potential for employment generation and through this programme it is proposed to tap this resource. Presently these products which are produced by the locals require to be standardized and the same time the quality of these products needs to be assured.

Through this programme it is proposed to provide the necessary assistance for standardization of these products and market these products through a professional

**Independent Market Agency** which will take care of packaging, standardization, branding, designing, diversification and marketing these products.

Before launching this programme the Department of Rural Development will conduct a survey of all such products through reputed Agencies having adequate knowledge of this subject. Through this survey all such indigenous and traditional products would be identified. The Agency would then be required to prepare a project report for each such product/activity. The project report should include the history/tradition/culture associated with the product; the raw material/ingredients required for manufacturing the standard product, quality requirements of the product; the cost norms; the training requirements, the Institute/trainer who can provide the training, etc.;

These products will be manufactured by the **Self Help Groups** formed under this programme. The SHGs will be given a choice to select the product/activity and will be provided the required training in the activity by the DRDA as per the project report prepared for the activity. The SHGs will also be provided with the required loan through Banks/Financial Institutions and subsidy by the Government. The SHGs will have to adhere to the strict quality standards prescribed for the products and only those products which conform to these standards will be purchased by the Marketing Agency.

The Department of Rural Development through the DRDAs will provide all the required guidance and support for the formation of SHGs, providing subsidy to the SHGS, linkage of the SHGs to the Financial Institution, Support in Recovery of Loan, Training, Technology Support, Marketing Infrastructure, Monitoring, Evaluation, etc.

3. *Target group.*— (i) All economically backward people originally residing for 15 years in the State of Goa or whose either of the parent born in Goa and whose annual family income does not exceed Rs. 50,000/- who are willing to work as a Self Help Group for gainful employment are eligible for benefit under this programme. Preference will be given to physically and mentally challenged persons, senior citizens, women and rural youth.

(ii) *Formation of self help groups.*— Like minded people willing to work together for gainful self-employment may form SHGs. These

SHGs are to be registered with the DRDAs. As regards the formation and management of the SHGs, the guidelines stipulated by RBI & NABARD in this respect will be applicable to the SHGs formed under the **Swabhiman** Scheme. Generally, the SHGs may consist of minimum 10 members and maximum 20 members. The SHGs formed under the Swarnajayanti Gram Swarojgar Yojana (SGSY) of the Ministry of Rural Development, New Delhi, can also avail the benefits under the Scheme. However, if these SHGs have already availed the subsidy under the SGSY scheme, they will not be entitled for subsidy under this programme. The SHGs formed under this scheme will be eligible for credit as well as the prescribed subsidy under the programme. All the members of the SHG will be jointly and severally liable for repayment of the loan disbursed to the group.

**4. Funding of the activities by the financial Institutions:—**

(i) *Financial Institution.*— The Financial assistance to the SHGs formed under this programme will comprise of two components i.e. loan and subsidy. The major part of the investment consisting of credit will be provided by the Financial Institutions which could comprise of Commercial Banks, Co-operative Banks and Regional Banks or any other institution approved by the Government for the purpose.

(ii) *Norms of lending.*— **Swabhiman** is a credit linked scheme and credit is the key element. The subsidy is minor and enabling component. The loan amount will be equal to the total project cost including the amount of subsidy admissible to the beneficiaries. The financial institution should disburse the full project cost including the subsidy to the SHGs as loan. Part financing and under financing should not be resorted to under any circumstances. Interest rates for the loan will be as notified by RBI/NABARD from time to time. All directions and instructions issued by RBI in respect of SHG-Bank Linkage programme will be applicable to this programme. Also the security norms as prescribed by RBI from time to time will be applicable.

(iii) *Subsidy to SHGs.*— The SHGs would be entitled to an uniform subsidy of 25% of the project cost, subject to per capita subsidy of

maximum of Rs. 2,500/- or Rs. 30,000/- whichever is less. The subsidy will be back-ended. The Financial Institution would disburse the full project cost including subsidy to the beneficiaries as loan. The subsidy admissible to the SHGs should be kept in the Subsidy Reserve Fund Account SHG-wise instead of term deposit in the name of the SHG. The Financial Institution should apply no interest on the Subsidy Reserve Fund Account. In view of this, for the purpose of charging interest on loan, the subsidy amount should be excluded.

(iv) *Repayment of loan.*— The repayment schedule of loan taken by the Self Help Groups would be drawn in such a way that the subsidy kept under the Subsidy Reserve Fund would be sufficient for adjustments towards the last few installments. Beneficiaries will not be entitled for any benefit of the subsidy, if the loan is fully repaid before a certain fixed period known as the **lock-in-period** specified by NABARD depending upon the activity. All loans given under this scheme are to be treated as medium term loans with a minimum repayment of five years.

(v) *Measures for affecting recovery.*— Prompt recovery of loans not only ensures discipline but more importantly it reflects the success of the programme. All concerned must therefore ensure that the recovery is hundred percent. The Block Level Committee shall monitor the progress of the SHGs under their Block, in particular whether the chosen activity is giving them the intended income and also whether the SHG is repaying the loan. The BDO & the line departments will provide all the required assistance to the Financial Institution for recovery of loan from the defaulters. In areas with high default rates the BDO/DRDA shall organize recovery camps. The Financial Institution would take all possible measures, i.e. personal contact, organization of joint recovery camps with district administration, legal action, etc., for recovery of the loan. In case, even after this Financial Institution fails to recover the entire dues, the process of forfeiture of subsidy for adjustment against dues will be taken up. For this purpose the banks will issue a show cause notice to the defaulters and provide a reasonable opportunity to show cause why the subsidy should not be forfeited. Thereafter the Financial Institution would prepare a report on the action taken and place before the State Level Swabhiman Committee,

a proposal for forfeiture and adjustment of subsidy. After getting the approval of the committee, the concerned bank will adjust the subsidy (including the interest earned) against the defaulter's dues. However, if the Financial Institution is able to realize any amount from the defaulter subsequently over and above the amount due to it, the amount will be returned to the DRDA. The Financial Institution will file all recovery cases of defaulters under this programme with the Project Officer of the DRDA who is also appointed as the District Recovery Officer (DRO) for SGSY cases.

5. *Infrastructure for marketing.*— The provision of infrastructure for marketing of the products made by the SHGs is essentially the responsibility of the State Government. Therefore, the State will try to provide the necessary investment in the areas of marketing infrastructure as per the requirements. The ownership of all the infrastructural assets created by the Government for this programme will vest entirely with the State Government. These assets will however be made available to the Independent Marketing Agency so selected for marketing of the products. The State Government will also provide financial support by way of subsidy to the extent of maximum 50% of the project cost to any innovative marketing projects submitted by the Independent Marketing Agency. The extent of subsidy support to such projects will be decided by the State Level Swabhiman Committee.

6. *Survey & preparation project report/project profile for identified products/activities.*— The State Government through the Department of Rural Development will, at the first instance, identify the products which would be promoted under this programme by carrying out a survey, and prepare a project report/project profile for each of the identified product/activity. These project reports would include the following elements:

1. Marketing potential of the product.
2. Tradition/Cultural/Historical importance if any, associated with the product.
3. Quality control requirements.
4. Raw material/ingredients, quantity, quality, etc. required for manufacturing the standard product.
5. Training requirements.
6. Identification of trainer/institute that can provide the training.
7. Cost/pricing of the product.

8. Value addition opportunities.
9. Infrastructure requirement for the activity.
10. Any other matter of importance.

7. *Implementation.*— A close co-ordination between the four categories of stakeholders i.e. (i) The Department of Rural Development (ii) The Self Help Groups (iii) Financial Institutions and (iv) Independent Marketing Agency; is essential for the success of this programme. The programme should be treated as a joint programme with all the agencies conscious of their respective roles. The State Government will have the overall responsibility of policy formulation, monitoring and evaluation of the programme and for release of funds. In order to ensure proper co-ordination between the different agencies involved in the implementation of programme, the Department of Rural Development will constitute the following committees.

(i) *State Level Swabhiman Committee (SLSC).*— A State Level Swabhiman Committee shall be constituted to assist the Department of Rural Development. The SLSC will meet regularly and atleast once in every three months. Its composition will be as under:

- |   |   |                  |
|---|---|------------------|
| 1. Jt. Secretary (R.D.)                                       | — | Convenor         |
| 2. Project Director, DRDA-North                               | — | Member Secretary |
| 3. Project Director, DRDA South                               | — | Member           |
| 4. GM of NABARD   | — | Member           |
| 5. Lead Bank Officers (North & South)                         | — | Members          |
| 6. KVIB Officer   | — | Member           |
| 7. Director (Women & Child Welfare)                           | — | Member           |
| 8. Director of Social Welfare                                 | — | Member           |
| 9. Representative of Financial Institution                    | — | Member           |
| 10. 2-3 NGO representatives (to be nominated by the Chairman) | — | Members          |
| 11. Director of Panchayats                                    | — | Member           |
| 12. Representative of Independent Marketing Agency            | — | Member           |
| 13. Representatives of Training Institutions                  | — | Members.         |

Other officials/non-officials may be invited to the meetings of this committee if their presence is felt necessary.

*The Functions of the SLSC will be as under.—*

(i) To review and ensure the effective implementation of the programme;

(ii) To provide leadership and guidance in the planning, implementation and monitoring of the programme;

(iii) To provide a forum for a continuous dialogue between the policy makers at the State level, the implementers at the field level and the financial institutions;

(iv) To consider the evaluation reports;

(v) To review the credit arrangements and recommend changes and improvements as and when necessary;

(vi) To discuss and recommend the proposals to the Government for fixing fair price of the products and also to consider and recommend the revision of the prices of the products from time to time to the Government;

(vii) To discuss and recommend the proposals in respect of : Capacity building of SHGs; Infrastructure linkages, transfer of appropriate technology; product promotion; marketing linkages; design diversification; etc. to the Government for sanction;

The State Level Swabhiman Committee will provide a forum for dialogue at the State Level and advice the Department of Rural Development in all the matters of implementation of the programme. The Department of Rural Development will take the required action as per the recommendations/advises of the SLSC. The DRDAs will also be responsible for preparation of proposals wherever required and submit the same to the SLSC or to the State Government, as the case may be.

*The functions of District Rural Development Agencies will be as under.—* (i) To consider the applications received under the programme of registration of Self Help Groups;

(ii) To consider the applications of the SHGs for sanction of loan and subsidy;

(iii) To review the progress of the scheme both in physical and financial terms;

(iv) Assessing the needs of the SHGs such as training requirements, infrastructure requirements, etc. and recommending proposals in this regard to the SLSC;

(v) Sorting out differences which may arise between the SHGs and/or the Marketing Agency;

(vi) To discuss grievances if any, of the SHGs or the Independent Marketing Agency and provide the required solution if possible and forward the same to the SLSC for their necessary action;

(vii) Monitoring of loan recovery position block-wise and initiating corrective measures wherever required;

(viii) To discuss and recommend the proposals for approval of the District Level Swabhiman Committee in respect of quality control, technology support, marketing, training, etc;

(ix) To receive and discuss the proposals in respect of pricing of the products and submit the same to the SLSC;

(x) Any other matter which the State Government would specify.

(ii) *The Block Level Swabhiman Committee:*

Its composition will be as follows:

- |   |   |                  |
|---|---|------------------|
| 1. Block Development  | — | Convenor Officer |
| 2. Branch Managers of all implementing Bank Branches in the Block | — | Members          |
| 3. Asst. Project Officer (DRDA)                                   | — | Member           |
| 4. 1-2 NGO representatives (to be nominated by the Chairman)      | — | Members          |
| 5. CDPO of the Block  | — | Member           |
| 6. GS/TS of DRDA  | — | Member           |
| 7. Secretaries of respective Panchayats in the Block              | — | Members.         |

The BDO may invite any official, non-official and as many representatives of the SHGs as felt necessary for the meeting.

*Functions of Block Level Swabhiman Committee.—*

(i) Receipt of applications and recommendation of the same to the DRDA for **registration** of SHGs;

(ii) Recommendation of loan and subsidy to SHGs;

(iii) Co-ordinating with the banks and other line departments in the block.

(iv) Review of the income/profits earned by the SHGs;

(v) Review of recovery performance and holding of loan recovery camps;

(vi) Conduct of sample checks and verification of assets;

(vii) Discuss issue related to infrastructural needs, credit, technology, training, marketing etc; and recommend proposals to the DRDA in this respect;

(viii) Sorting out ground level problem between the SHGs and Banks;

The Block Level Swabhiman Committee will provide a forum for dialogue at the Bank Level and advice the office of the BDO in all the matters of implementation of the programme. The office of the BDO will act as the nodal agency at the block level and take necessary actions as per the recommendations/advice of the BLSC and forward the same to the DRDA for taking further action in the matter.

8. *Independent marketing agency.*— The Department of Rural Development with the approval of the State Government will select a professional Independent Marketing Agency (IMA) which will be entirely responsible for marketing of the products manufactured by the SHGs under this programme. The Department of Rural Development will enter into a Memorandum Of Understanding (MOU) with the IMA in this regard. This IMA will carry out marketing research for the products manufactured under this programme and suggest necessary changes/ improvement wherever required. The IMA will also be responsible for design diversification of the products, scientific and attractive package development, standardization and quality assurance of the products. The IMA will also

propose skill up-gradation, technology support or any other proposals in respect of SHGs and their products which in their opinion will be necessary for improving the marketing potential. The IMA will facilitate the sales through different channels and also sell the products by holding regular exhibitions-cum-sales at various levels within the State, and throughout the Country. The IMA should also study and explore the prospects for exporting the products to other countries. Branding and endorsement of the products will also be the responsibility of the IMA. The State Government will provide the required support to the IMA for the above projects and also provide financial support in the form of subsidy to the extent of maximum 50% of the project cost. In case of Marketing Infrastructure proposals and holding of exhibitions, the State Government will provide for the entire costs. The proposals will however be considered only after approval by the SLSC. The infrastructural assets created for marketing of the products will vest entirely with the State Government.

9. *Evaluation studies.*— The State Government may conduct periodic evaluation studies on the implementation of Swabhiman Scheme. These evaluation studies may be done through reputed institutions and organizations on implementation of Swabhiman Scheme. Evaluation report should also give suggestive and remedial measures for effective implementation of the scheme. The Ministry of Rural Development of State Government may nominate Agencies for Evaluation and payment of fees/honorarium could be decided by Ministry of Rural Development of State Government and by such Agencies on mutual agreement with concurrence of Finance Department.

10. *Power to remove difficulties.*— If any difficulties arise, giving effect to the provisions of this scheme, the Government may by order publish in the Official Gazette do so in the smooth implementations of the scheme, as appears to be necessary or expedient for removing the difficulty.

G. P. Pilarnekar, Project Director & ex officio Joint Secretary (R. D.).

Panaji, 28th April, 2008.